

I look forward to working with these and other stakeholders as well as Senator BLUNT and our colleagues to pass the Building a Health Care Workforce for the Future Act in order to help ensure patients have access to the health care they need.

By Mrs. MURRAY (for herself, Mrs. GILLIBRAND, Mrs. MCCASKILL, Mrs. SHAHEEN, Ms. MIKULSKI, Ms. CANTWELL, Ms. BALDWIN, Ms. STABENOW, Ms. KLOBUCHAR, Mrs. FEINSTEIN, Ms. HIRONO, and Ms. WARREN):

S. 2110. A bill to amend the Employee Retirement Income Security Act of 1974 to provide for greater spousal protection under defined contribution plans, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mrs. MURRAY. Mr. President, I rise today to introduce the Women's Pension Protection Act of 2015.

Out in Washington State, I recently heard from a woman named Cathy. A few years ago, Cathy said she got a taste of what it is like to have serious doubts about her future in retirement. Her husband was unemployed. On one income, they were trying to pay the bills, pay for health insurance, and pay for college tuition for their younger son. Every month, Cathy said they had to dip further and further into their retirement savings. She said she would stay awake at night, worrying how they were going to make it all work.

When I hear stories like Cathy's, it reaffirms for me what we should be working on in Congress. We need to grow our economy from the middle out, not the top down. Our country should work for all families, not just the wealthiest few. That is especially true for seniors—who, after a lifetime of hard work, deserve to live healthy, full, and financially secure lives.

I believe a secure retirement is one of the surest hallmarks of a strong middle class. But seniors today are facing some daunting challenges, just like Cathy.

Many Americans simply don't have enough savings. They are relying on thin Social Security checks that barely last until the end of the month. Sometimes, they are forced to choose between paying for groceries or paying for a prescription.

Too often, it is women who struggle the most with financial hardship in retirement, more so than men. Why is this? Well, for one, women live longer than men. So, they are more likely to outlive their retirement savings.

But there are also some systemic challenges we need to address to make sure women are better able to have a secure retirement. During their working years, women earn less than men. Today, women make just 78 cents for every dollar a man makes. That is just patently unfair. Women are more likely than men to work low-wage jobs. In fact, women comprise two-thirds of all minimum-wage workers. It is plain and

simple math: Lower wages make it hard to support a family, let alone save enough for retirement. Women are also much more likely to work part-time, sometimes so they can take on caregiving responsibilities.

This earnings gap leads to a retirement gap later in life. Don't forget, workers in low wage and part-time jobs, often don't have access to a retirement savings plan at work. A new GAO report shows that workers in low-wage and part-time jobs are among the least likely to participate in a workplace retirement plan. It is mainly because these plans are not offered or because they are not eligible. Keep in mind this is particularly problematic for women, because they make up the majority of low-wage and part-time workers.

It is not that these workers don't want to save for their future. This same GAO report found that when given the opportunity, a majority of part-time workers and workers in low-wage jobs do participate in retirement plans. For a long time, people assumed that these workers would not take advantage of a workplace retirement account or that they couldn't afford to save. This report busts that myth. Instead, it is the lack of access to retirement plans that prevent many workers from saving.

But, as if all that wasn't enough, 401k plans today lack basic consumer protections. I have heard from advocates who work with women whose husbands cashed out their 401k during a separation or right before a divorce. Right now, there is nothing in the law that prevents that from happening. That is just not right.

Without consumer protections, both husbands and wives are at risk of having the rug pulled out from under them because their spouse made a financial decision without their knowledge.

These challenges—from inequality in the workplace to gaps in consumer protections—won't just go away. In fact, they will only get worse until we resolve to do something about it for seniors today, for those who want to retire in the next few years, and for future generations.

Thankfully, we can do something about it. We need to address the inequalities that women face during their working years. It is time to finally ensure women get equal pay for equal work. The Paycheck Fairness Act would tackle pay discrimination head-on. I hope we can all agree that in the 21st century, workers should be paid fairly for the work they do, regardless of their gender.

We should raise the minimum wage to \$12 by 2020. It will put more money in workers' pockets so they can spend it in their local communities and put more away for retirement. My bill will provide a strong floor—a Federal bare minimum—that workers and cities can build off of and go even higher where it makes sense—like in Seattle in my home State of Washington.

It is time to make more progress on paid sick leave, so women aren't penalized for taking care of their families. I have introduced a bill called the Healthy Families Act to allow workers to earn paid sick days. Those solutions to empower women in today's workplace will pay off for their golden years to come.

Today, I am proud to introduce a bill with a number of my Democratic women colleagues. It is called the Women's Pension Protection Act, and it would take three major steps to protect women's retirement security.

First, my bill would expand spousal protections to cover defined contribution plans, like 401(k)s. These protections already exist for defined benefit plans, and it is just common sense to extend these protections to defined contribution plans as well. It would help improve access to retirement savings plans for part-time workers. This bill would improve women's financial literacy. With fewer traditional pensions, people will need to make some difficult financial decisions in retirement. So, increasing financial literacy will be very important in the years ahead.

Ensuring women are able to access a secure retirement is part of my ongoing work to help our economy grow in the way we know is strongest: from the middle out, not the top down.

Eighty years ago, Franklin D. Roosevelt signed the Social Security Act into law. At the time, he called it "a cornerstone in a structure, which is being built, but it is, by no means, complete." We added on to that original cornerstone with Medicare, Medicaid, and the Older Americans Act. Those programs laid the foundation for seniors to have solid footing in America's middle class.

Now, it is time to build on that foundation. Because like FDR foresaw 80 years ago, the structure of retirement security is still incomplete. We need to start the next phase to address the pressing challenges that seniors face today. I am going to be fighting to make sure more workers, more seniors and more families have access to a healthy, independent, and financially secure retirement. I am going to keep fighting to build an ever-stronger foundation for families in my home State of Washington State, and across the Nation, for generations to come.

#### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 272—CONGRATULATING THE UNIVERSITY OF KANSAS FOR 150 YEARS OF OUTSTANDING SERVICE TO THE STATE OF KANSAS, THE UNITED STATES, AND THE WORLD

Mr. MORAN (for himself and Mr. ROBERTS) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 272

Whereas the University of Kansas was founded in 1865 as the State university for the State of Kansas, embodying the values and ideals of the people who fought and died to ensure that Kansas would enter the Union as a free State, as symbolized by the mascot of the university, the Jayhawk;

Whereas, 150 years after its founding, the University of Kansas is home to 28,000 students and 2,800 faculty;

Whereas the university graduates more than 6,700 individuals each year who join the ranks of the 338,240 Jayhawk alumni living throughout Kansas, the United States, and the world;

Whereas the University of Kansas has been a member of the prestigious Association of American Universities since 1909;

Whereas the University of Kansas has been open to all genders and races since its founding;

Whereas the first valedictorian of the university was Flora Richardson in 1873;

Whereas the University of Kansas has 13 schools, offers more than 600 degree programs, and has students come from all 50 States and 105 countries to study at the university;

Whereas the University of Kansas recognizes that the understanding of world cultures is essential for the progress of the United States;

Whereas the university offers more than 40 separate language courses;

Whereas continuing education programs at the University of Kansas include fire and law enforcement training centers that annually train over 5,000 public safety officers across Kansas;

Whereas basketball was first played at the University of Kansas in 1898, coached by James Naismith, the inventor of the game, and the university has one of the most successful programs in the country, winning 5 national championships and more than 2,150 games;

Whereas Allen Fieldhouse has hosted the University of Kansas basketball games since 1955 and the building remains one of the most historically significant and prestigious buildings in college athletics;

Whereas President Theodore Roosevelt pronounced the chant of the university, Rock Chalk Jayhawk, the "greatest college cheer ever devised";

Whereas the University of Kansas has a long history of working with the United States Armed Forces, is one of only 53 schools to host all 3 Reserve Officers' Training Corps programs, and works with the United States Army Command and General Staff College at Fort Leavenworth to produce military and civilian faculty with the advanced degrees necessary to teach at the highest level;

Whereas, in 1917, the first United States officer killed in World War I combat was a University of Kansas Medical Center student;

Whereas research at the University of Kansas provides numerous economic and societal contributions;

Whereas helium was first isolated in Bailey Hall, located on the main campus of the University of Kansas, and the first time-release capsule was developed by a university professor;

Whereas the Spencer Museum of Art houses an internationally known and diverse collection with approximately 38,000 artworks and artifacts in all media;

Whereas the Kenneth Spencer Research Library is home to some of the rarest and most precious volumes and materials in the world, including cuneiform tablets written 4 millennia ago;

Whereas astronauts, artists, authors, business leaders, Pulitzer Prize winners, a Nobel

laureate, and Governors and Senators have launched careers at the University of Kansas, including former Senate Majority Leader Bob Dole; and

Whereas the Robert J. Dole Institute of Politics offers opportunities for all citizens to discover how to best serve their communities: Now, therefore, be it

*Resolved*, That the Senate—

(1) recognizes that the diverse elements of the University of Kansas are united by the mission to educate leaders, build healthy communities, and make discoveries that benefit and improve society; and

(2) congratulates the University of Kansas for 150 years of outstanding service to the State of Kansas, the United States, and the world.

### AMENDMENTS SUBMITTED AND PROPOSED

SA 2704. Mr. BLUMENTHAL submitted an amendment intended to be proposed by him to the bill S. 1493, to provide for an increase, effective December 1, 2015, in the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled veterans, and for other purposes; which was ordered to lie on the table.

SA 2705. Mr. MCCONNELL (for Mr. ISAKSON) proposed an amendment to the bill H.R. 2617, to amend the Fair Minimum Wage Act of 2007 to reduce a scheduled increase in the minimum wage applicable to American Samoa.

SA 2706. Mr. MCCONNELL (for Mr. ISAKSON) proposed an amendment to the bill H.R. 2617, *supra*.

### TEXT OF AMENDMENTS

SA 2704. Mr. BLUMENTHAL submitted an amendment intended to be proposed by him to the bill S. 1493, to provide for an increase, effective December 1, 2015, in the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled veterans, and for other purposes; which was ordered to lie on the table; as follows:

On page 3, strikes lines 8 through 14 and insert the following:

(C) RATE OF INCREASE.—Each dollar amount described in subsection (b) shall be increased by 0.9 percent.

SA 2705. Mr. MCCONNELL (for Mr. ISAKSON) proposed an amendment to the bill H.R. 2617, to amend the Fair Minimum Wage Act of 2007 to reduce a scheduled increase in the minimum wage applicable to American Samoa; as follows:

Strike all after the enacting clause and insert the following:

#### SECTION 1. MINIMUM WAGE FOR AMERICAN SAMOA.

(a) MINIMUM WAGE.—Paragraph (2) of section 8103(b) of the Fair Minimum Wage Act of 2007 (29 U.S.C. 206 note) is amended to read as follows:

“(2) the minimum wage applicable to American Samoa under section 6(a)(1) of the Fair Labor Standards Act of 1938 (29 U.S.C. 206(a)(1)) shall be—

“(A) the applicable wage rate in effect for each industry and classification as of September 29, 2015; and

“(B) increased by \$0.40 an hour (or such lesser amount as may be necessary to equal the minimum wage under section 6(a)(1) of such Act), beginning on September 30, 2015, and on September 30 of every third year thereafter, until the minimum wage applicable to American Samoa under this paragraph is equal to the minimum wage set forth in such section.”.

(b) GAO REPORTS.—Section 8104 of the Fair Minimum Wage Act of 2007 (29 U.S.C. 206 note) is amended—

(1) in subsection (a)—

(A) by striking “September 1, 2011” and inserting “April 1, 2017”; and

(B) by striking the second sentence and inserting the following: “The Government Accountability Office shall submit a subsequent report not later than April 1, 2020.”;

(2) in subsection (b), by striking “the study under subsection (a)” and inserting “any report under subsection (a)”; and

(3) by adding at the end the following:

“(c) REPORT ON ALTERNATIVE METHODS OF INCREASING THE MINIMUM WAGE IN AMERICAN SAMOA.—Not later than 1 year after the date of enactment of ‘An Act to amend the Fair Minimum Wage Act of 2007 to reduce a scheduled increase in the minimum wage applicable to American Samoa’, the Government Accountability Office shall transmit to Congress a report on alternative ways of increasing the minimum wage in American Samoa to keep pace with the cost of living in American Samoa and to eventually equal the minimum wage set forth in section 6(a)(1) of the Fair Labor Standards Act of 1938 (29 U.S.C. 206(a)(1)).”.

(c) EFFECTIVE DATE.—This Act, and the amendments made by this Act, shall take effect as of September 29, 2015.

SA 2706. Mr. MCCONNELL (for Mr. ISAKSON) proposed an amendment to the bill H.R. 2617, to amend the Fair Minimum Wage Act of 2007 to reduce a scheduled increase in the minimum wage applicable to American Samoa; as follows:

Amend the title so as to read: “An Act to amend the Fair Minimum Wage Act of 2007 to reduce a scheduled increase in the minimum wage applicable to American Samoa.”.

### NOTICE OF INTENT TO OBJECT TO PROCEEDING

I, Senator CHARLES E. GRASSLEY, intend to object to proceeding to the nomination of Brian James Egan, to be Legal Advisor of the Department of State, dated September 30, 2015.

### AUTHORITY FOR COMMITTEES TO MEET

#### COMMITTEE ON FOREIGN RELATIONS

Mr. MCCAIN. Mr. President, I ask unanimous consent that the Committee on Foreign Relations be authorized to meet during the session of the Senate on September 30, 2015, at 2 p.m., to conduct a hearing entitled “The Economic Crisis on Ukraine.”

The PRESIDING OFFICER. Without objection, it is so ordered.

#### COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

Mr. MCCAIN. Mr. President, I ask unanimous consent that the Committee on Health, Education, Labor, and Pensions be authorized to meet